DOCKET NO. 8594-001-64

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Anthony BEVERINA, et al. ART UNIT: 2128

SERIAL NO.: 09/453,509 EXAMINER: Thai O. Phan

CONFIRMATION NO.: 2741

FILING DATE: December 3, 1999

FOR: METHOD AND APPARATUS FOR RISK MANAGEMENT

REQUEST FOR RECONSIDERATION

COMMISSIONER FOR PATENTS PO BOX 1450 ALEXANDRIA, VA 22313-1450

SIR:

Responsive to the outstanding Office Action dated September 20, 2006,

reconsideration of the rejections set forth therein is respectfully requested for the following reasons. The claims are set forth below for the convenience of the examiner.